

B18 (Official Form 18) (12/07)

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 09-33864-DOT  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Timothy A. Boswell  
dba Madison Construction, dba Boswell  
Homes  
600 Brighton Drive  
Richmond, VA 23235

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-8670

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: September 30, 2009

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 4

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Case: 09-33864

User: admin  
Form ID: B18

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Sep 30, 2009

The following entities were noticed by first class mail on Oct 02, 2009.

db +Timothy A. Boswell, 600 Brighton Drive, Richmond, VA 23235-5000  
tr +Lynn L. Tavenner, Tavenner & Beran, PLC, 20 North Eighth Street, Second Floor,  
Richmond, VA 23219-3302  
8996766 +Absolute Mechanical, 89 Ashburn Road, Cumberland, VA 23040-2014  
8996767 +Adenauer Enterprises, Inc., 14100 Jeff Davis Hwy, Chester, VA 23831-5336  
8996768 +Bank of America, Focus Receivables Mgmt, 1130 Northchase Pkwy, Ste 150,  
Marietta, GA 30067-6429  
8996769 +Bank of America Mortgage, 475 Crosspoint Parkway, NY2-001-02-14, Getzville, NY 14068-1609  
8996771 +Bank of America, N.A., Dominion Law Associaes, 222 Central Park Avenue,  
Virginia Beach, VA 23462-3022  
8996772 +Baron & Snipes Co., Coates & Davenport, P.C., 5206 Markel Road, Suite 200,  
Richmond, VA 23230-3044  
8996773 +Beneficial Virginia Inc., Glasser & Glasser, P.L.C., P.O. Box 3400, Norfolk, VA 23514-3400  
8996775 +Builder's Insulation, P.O. Box 40, Mc Farland, WI 53558-0040  
8996776 Builders Mutual Ins. Co., c/o Charles Kyles, Esq., 1033 Wade Avenue, St. 202,  
Raleigh, NC 27605-1155  
8996777 CBSC, P.O. Box 163006, Columbus, OH 43216-3006  
8996779 +Coldwell Banker Realty, ATTN: John Goosey, 1700 Huguenot Road, Midlothian, VA 23113-2397  
8996780 +Daniel T. Boswell, 4306 Cleveland Street, Hollywood, FL 33021-4718  
8996781 Dr. Glen Reinbold, King Arthur Court, Wilmington, NC  
8996782 +Earl Kirby, 285 Sports Lake Road, Cumberland, VA 23040-2000  
8996783 +Evans Carpet Corporation, 511 Branchway Road, Richmond, VA 23236-3032  
8996784 +Great Plains Capital Corp., Nathan Colarusso, Esquire, 11 South 12th Street,  
Richmond, VA 23219-4053  
8996785 +Herbert E. Maxey, Jr., Esquire, P.O. Box 257, 13160 W. James Anderson Hwy,  
Buckingham, VA 23921-0257  
8996787 +Home Depot/Citibank, Capital Management Svs, LP, 726 Exchange St., Ste 700,  
Buffalo, NY 14210-1494  
8996789 +Kimberlyn Boswell, 600 Brighton Drive, Richmond, VA 23235-5000  
8996790 +Kimberlyn D. Taylor-Boswell, 600 Brighton Drive, Richmond, VA 23235-5000  
8996791 Lowe's/GE Money Bank, Encore Receivable Mgmt, Inc., P.O. Box 3330, Olathe, KS 66063-3330  
8996793 +Lowe's/GE Money Bank, LVNV Funding LLC, P.O. Box 10584, Greenville, SC 29603-0584  
8996792 Lowe's/GE Money Bank, Nationwide Credit, Inc., 2015 Vaughn Road, N.W. Bld 400,  
Kennesaw, GA 30144-7801  
8996795 +Mo-Johns, 1936 Cartersville Road, Cartersville, VA 23027-9618  
8996796 +N. B. Goodwyn & Sons, Inc., R. Glen Morgan, Esquire, P.O. Box 3570, Chester, VA 23831-8481  
8996798 +Quality Building Products, 517 Turner Road, Richmond, VA 23225-6421  
8996799 +R.C. May Plumbing, 3201 Wahrani Lane, Lanexa, VA 23089-5605  
8996800 +Stock Building Supplies, c/o Andrew Harris, Esq., 1409 East Ridge Road,  
Richmond, VA 23229-5501  
8996801 +Stock Loan Services., c/o Andrew Harris, Esq., 1409 Eastridge Road, Richmond, VA 23229-5501  
8996802 +Woodrow K. Cofer, Inc., CLS, P.O. Box 8, Powhatan, VA 23139-0008  
8996797 nTelos-Wireless 20, Park Dansan, P.O. Box 248, Gastonia, NC 28053-0248

The following entities were noticed by electronic transmission on Sep 30, 2009.

tr +EDI: QLLTAVENNER.COM Sep 30 2009 20:13:00 Lynn L. Tavenner, Tavenner & Beran, PLC,  
20 North Eighth Street, Second Floor, Richmond, VA 23219-3302  
cr +EDI: RECOVERYCORP.COM Sep 30 2009 20:13:00 Recovery Management Systems Corporation,  
25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
8996770 EDI: BANKAMER.COM Sep 30 2009 20:13:00 Bank of America Mortgage, 4161 Piedmont Parkway,  
NC4-105-01-34, Greensboro, NC 27410-8110  
8996769 +EDI: BANKAMER2.COM Sep 30 2009 20:13:00 Bank of America Mortgage, 475 Crosspoint Parkway,  
NY2-001-02-14, Getzville, NY 14068-1609  
8996778 +E-mail/Text: GLOVIERL@CHESTERFIELD.GOV Chesterfield County,  
Treasurer's Office, P.O. Box 26585, Richmond, VA 23261-6585  
8996786 +EDI: HFC.COM Sep 30 2009 20:13:00 HFC/Beneficial, P.O. Box 1547,  
Chesapeake, VA 23327-1547  
9028062 EDI: RECOVERYCORP.COM Sep 30 2009 20:13:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Great Plains Capital Corporation  
8996774 Boswell Homes, Inc.  
8996788 Julio C. Mancada  
8996794 Madison Construction, LLC

TOTALS: 4, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-7  
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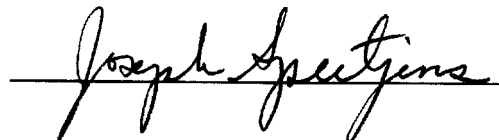
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.